Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12  Chapter 13	☐ Check if this is ar amended filing

#### **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Marissa First name	First name
	your driver's license or passport).	<u>Da'Shaun</u> Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Martin Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>2332</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	<b>9</b> xx - xx

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Document Da'Shaun Case Number (if known) \_ Marissa Debtor 1 First Name Middle Name Last Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		109 Geneva Avenue  Number Street	Number Street
		Bellwood         IL         60104           City         State         ZIP Code	City Class 7/D Code
		City State ZIP Code  COOK	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐I have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Da'Shaun Case Number (if known) \_ Marissa Debtor 1 First Name Middle Name Last Name

Pa	Tell the Court About Your E	Sankruptcy (	Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form 201) ter 7 ter 11 ter 12		e Required by 11 U.S.C. § 342(b) for Individuals of page 1 and check the appropriate box.	
8.	How you will pay the fee	local yours subm with a  I need Appli I requ By lat less t pay th	court for more detained, you may pay with itting your payment a pre-printed address to pay the fee in it cation for Individual less that my fee be with a 150% of the office fee in installment.	ils about how you may ith cash, cashier's charton your behalf, your ss.  Installments. If you cast to Pay The Filing Forward (You may requise not required to, was ficial poverty line that its). If you choose this	on. Please check with the clerk's office in your may pay. Typically, if you are paying the fee check, or money order. If your attorney is ar attorney may pay with a credit card or check choose this option, sign and attach the Fee in Installments (Official Form 103A).  Equest this option only if you are filing for Chapter 7. Waive your fee, and may do so only if your income is at applies to your family size and you are unable to his option, you must fill out the Application to Have the 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None		Case Number  MM / DD / YYYY  Case Number  MM / DD / YYYY  Case Number  MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No	District	When	Relationship to you Case Number, if known  MM / DD / YYYYY  Relationship to you Case Number, if known  MM / DD / YYYYY	
11.	Do you rent your residence?	□ No. ■ Yes.	residence?  ■ No. Go to line	12. tial Statement About an	gment against you and do you want to stay in your  an Eviction Judgment Against You (Form 101A) and file it with	

otor 1 Marissa  First Name	Da'Shaun Middle Name	Document Martin	Page 4 of 66  Case Number (if know	(n)	
rt 3: Report About Any Busin					
Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4.  Name and location of busines	s		
business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any			
LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street			
to this petition.		City		State	Zip Code
		Check the appropriate box to	describe your business:		
		☐ Health Care Business (a	s defined in 11 U.S.C. § 101(27A))		
		☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))		
		☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
		☐ Commodity Broker (as d	efined in 11 U.S.C. § 101(6))		
		■ None of the above			
Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i>	<i>appropriate</i> balance sh	e deadlines. If you indicate that eet, statement of operations, c	art must know whether you are a small busing you are a small business debtor, you must ash-flow statement, and federal income tax lure in 11 U.S.C. § 1116(1)(B).	attach y	our most recent
debtor? For a definition of small	No. I	am not filing under Chapter 11.			
business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter 11, but ne Bankruptcy Code.	I am NOT a small business debtor according	ng to the	e definition in
		am filing under Chapter 11 and Bankruptcy Code.	I am a small business debtor according to	the defir	nition in the
art 4: Report if You Own or H	ava Any Hazarda	us Property or Any Property Th	at Nacada Immadiata Attantian		

property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?
Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.							
Yes. What i	s the hazard?			 			-
				 			-
lf imm	nediate attention is	needed, why i	s it needed? _				
				 			-
When	e is the property? _						
	o 10 11.0 property : _	Number	Street				
		City			State	ZIP Code	

Debtor 1 Marissa

Da'Shaun

Document Martin

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Middle Name

Tell the court whether you have received a briefing about credit counseling.

First Name

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

> deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

 □ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Marissa Da'Shaun Document Page 6 of 66

Case Number (if known) \_\_\_\_\_\_

Last Name

Pa	Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts are det primarily for a personal, family, or household p	- · · ·
		No. Go to line 16b. Yes. Go to line 17.		
			<b>business debts?</b> Business debts are debts stment or through the operation of the business	
		□No. Go to line 16c. □Yes. Go to line 17.		
		16c. State the type of debts you o	we that are not consumer debts or business d	lebts.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	apter 7. Go to line 18.	<del></del>
	Do you estimate that after any exempt property is	administrative expense	er 7. Do you estimate that after any exempt p s are paid that funds will be available to distrib	
	excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	∏No. ∏Yes.		
18.	How many creditors do you estimate that you	■ 1-49 □ 50-99	□ 1,000-5,000 □ 5,001-10,000	□ 25,001-50,000 □ 50,001-100,000
	owe?	□ 100-199 □ 200-999	☐ 10,001-15,000	☐ More than 100,000
19.	How much do you	<b>\$</b> 0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your assets to be worth?	□ \$50,001-\$100,000 □ \$100,001-\$500,000	□ \$10,000,001-\$50 million □ \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion
	How much do you	\$500,001-\$1 million  \$0-\$50,000	□ \$100,000,001-\$500 million □ \$1,000,001-\$10 million	☐ More than \$50 billion ☐ \$500,000,001-\$1 billion
20.	How much do you estimate your liabilities	□ \$50,001-\$100,000	□ \$10,000,001-\$50 million	□ \$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion
Pa	rt 7: Sign Below	□ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
			ter 7, I am aware that I may proceed, if eligible erstand the relief available under each chapter	• • • • • • • • • • • • • • • • • • • •
		, ,	did not pay or agree to pay someone who is nd read the notice required by 11 U.S.C. § 342(	, ,
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
			nent, concealing property, or obtaining money n fines up to \$250,000, or imprisonment for up 1 3571.	
		/s/ Marissa Da'Shaun Ma		ture of Debtor 2
		2.3.3.000	Signal	<del></del>
		Executed on 01/20/2016 MM / DD /		ted on

First Name

Middle Name

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Debtor 1	Marissa	Da'Shaun	Martin	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jonathan Daniel Parker	Date	Date	: 01/21/2016	
Signature of Attorney for Debtor		MM /	DD / YYYY	
Jonathan Daniel Parker				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Chicago		60	603	
Chicago City	IL		603 ZIP Code	
City	State		ZIP Code	
	State			v.com
City	State		ZIP Code	v.com
City	State		ZIP Code	v.com

Fill in this information to identify your case:					
Debtor 1	Marissa	Da'Shaun	Martin		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)		
Case Number			_		
(II KIIOWII)					

# Check if this is an amended filing

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	<b>Your assets</b> Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 9,876
1c. Copy line 63, Total of all property on Schedule A/B	\$ 9,876
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$11,600
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$30,431
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,524.91
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$1,324.00

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Da'Shaun Marissa Martin Case Number (if known) \_

Debtor 1 First Name Middle Nam Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 1,542.67 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 12,029.00

\$ 0.00

\$ 0.00

\$ 12,029.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

	Case 16-01			Entered 01/21/16 07:56	:20 Desc	Main	
Fill in this in	formation to identify yo	our case and this fil	ling:	.0 of 66			
Debtor 1	Marissa	Da'Shaun	Martin				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : _	NORTHERN Distr	rict of ILLINOIS				
Case Number			(State)			heck if this is a	n
(If known)					а	mended filing	
Official F	orm 106A/B						
Schedul	e A/B: Prope	rty					12/15
ategory where esponsible for ages, write yo	you think it fits best. B supplying correct infor ur name and case numb Describe Each Residence	e as complete and rmation. If more spa ber (if known). Ans e, Building, Land, or	accurate as possible. If two mace is needed, attach a separa		re equally		
No.	Describe						
2. Add the dol	lar value of the portion	you own for all of y	your entries fro Part 1, includi	ng any entries for pages			
you have at	tached for Part 1. Write	e that number here		>			\$0.00
Part 2:	Describe Your Vehicles						
	omeone eise drives. If you s, trucks, tractors, sport  Describe		•	xecutory Contracts and Unexpired Lease	s.		
	/lake:	Mitsubishi	Who has an interest in the		ot deduct secured claim		
N	Model:	Montero	Debtor 1 only		nount of any secured c tors Who Have Claims		
Υ	'ear:	2000	Debtor 2 only  Debtor 1 and Debtor 2 on	Curre	nt value of the	Current value of	f the
A	Approximate Mileage:	UNK	At least one of the debtors	entire	property?	portion you owr	1?
C	Other information:		_	\$	100.00	\$	100.00
Ī	Not operational		Check if this is comm instructions)	unity property (see			
N	Лаке:	Chevrolet	Who has an interest in the	property? Check one. Do no	ot deduct secured claim	s or exemptions. Pu	t
N	Model:	Impala	Debtor 1 only		mount of any secured c tors Who Have Claims		
Υ	'ear:	2009	Debtor 2 only	Curre	nt value of the	Current value of	f the
A	Approximate Mileage:	83,000.00	Debtor 1 and Debtor 2 on  At least one of the debtors	entire	property?	portion you owr	1?
C	Other information:		At least one of the deptor.	\$	5,000.00	\$5	5,000.00
			Check if this is comm instructions)	unity property (see			
	•	•	ecreational vehicles, other veh g vessels, snowmobiles, motorcycle	-			
Yes.	Describe						
		-	your entries fro Part 2, includi			\$	5,100.00
you have at	ttached for Part 2. Write	e that number here		<b>&gt;</b>			

Official Form 106A/B Record # 701143 Schedule A/B: Property Page 1 of 6

Debtor 1

Marissa

Case 16-01766

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Document Page 11 of 6 dumber (if known)

Desc Main

\$1,300,00

**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Yes. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$400 400.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$700 Flat screen TV, computer, printer, music collection, cell phone 700.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Yes. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. ☐ Yes. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Yes Describe..... Everyday clothes, leather coats, designer wear, shoes, accessories \$100 100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Costume jewelry \$100 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... | Yes 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list Yes. Describe..... 0.00

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here ----

Debtor 1

Case 16-01766 Marissa

Doc 1

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Document Page 12 of 66 Humber (if known)

Desc Main

**Describe Your Financial Assets** Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes. Describe..... 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses. and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: Yes. Savings Account Bank of America 14.00 Other financial account Walmart prepaid 22.00 Chase Checking Account 40.00 76.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Describe..... Name of Entity and Percent of Ownership: l Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Yes. Describe..... Type of account and Institution name: 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: l Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c): Yes. 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. l Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Nο Yes. Describe..... 0.00 Debtor 1 Marissa Case 16-01766 Doc 1 Filed 01/21/16 Entered 01/21/16 07:56:20 Desc Main Page 13 of 66

27.			other general intangibles colusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Моі	ney or prop	erty owed to you	1?	Current value of portion you owr Do not deduct secu or exemptions	1?
28.	Tax refund	s owed to you			
	Yes.	Describe	2015 income tax refund \$3,400	\$	3,400.00
29.	Examples: No.	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.	Examples:		wes you  ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,  d loans you made to someone else		
	Yes.	Describe		\$	0.00
31.		-	es life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	_	
	Yes.	Describe	Life insurance with Primerica \$0	•	0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.	]	0.00
33.	Examples:	•	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		0.00
	No. Yes.	Describe			0.00
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	\$	0.00
	Yes.	Describe		\$	0.00
35.	Any financ	ial assets you d	id not already list		
	Yes.	Describe		\$	0.00
			of your entries from Part 4, including any entries for pages you have attached er here>		\$3,476.00
			ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	No. Yes.	n or have any le	gal or equitable interest in any business-related property?		
				Current value of portion you ow Do not deduct sector exemptions	n?

Case 16-01766 Doc 1

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— Document Page 14 of 66 Desc Main Debtor 1 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.

0.00

0.00

Yes. Describe.....

No. Yes.

50. Farm and fishing supplies, chemicals, and feed

Describe.....

Debtor 1 Marissa Case 16-01766 Doc 1 Filed 01/21/16 Entered 01/21/16 07:56:20 Desc Main Page 15 of 66 Power (if known)

Describe All Property You Own or Have an Interest in That You Did Not List Above				
\$ 2. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 8. Write that number here		ishing-related property you did not already list		
Furt 7: Describe All Property You Own or Have an Interest in That You Did Not List Above  53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No. Yes. Describe  54. Add the dollar value of all of your entries from Part 7. Write that number here	Yes. Describe			\$ <u>0.0</u> 0
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.  Yes. Describe  54. Add the dollar value of all of your entries from Part 7. Write that number here			<u>-</u>	\$0.00
Examples: Season tickets, country club membership No.  Yes. Describe  54. Add the dollar value of all of your entries from Part 7. Write that number here	Part7: Describe All Proper	ty You Own or Have an Interest in That You Did Not List Abov	ve	
\$	Examples: Season tickets, coun			
Solution	Yes. Describe			\$0.00
\$55. Part 1: Total real estate, line 2	54. Add the dollar value of all of	f your entries from Part 7. Write that number here	>	\$0.00
56. Part 2: Total vehicles, line 5  \$5,100.00  57. Part 3: Total personal and household items, line 15  \$1,300.00  58. Part 4: Total financial assets, line 36  \$3,476.00  59. Part 5: Total business-related property, line 45  \$0.00  60. Part 6: Total farm- and fishing-related property, line 52  \$1,300.00  51. Part 7: Total other property not listed, line 54  \$2,000  \$3,476.00  \$4,000  \$4,000  \$4,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000  \$5,000	Part 8: List the Totals of E	ach Part of this Form		
57. Part 3: Total personal and household items, line 15  \$1,300.00  58. Part 4: Total financial assets, line 36  \$3,476.00  59. Part 5: Total business-related property, line 45  \$0.00  60. Part 6: Total farm- and fishing-related property, line 52  \$1,300.00  \$0.00  \$0.00  \$1,200  \$1,200  \$1,200  \$2,200  \$3,476.00  \$2,000  \$3,476.00  \$3,476.00  \$3,476.00  \$3,476.00  \$3,476.00  \$3,476.00  \$3,476.00	55. Part 1: Total real estate, line	2		\$ 0.00
58. Part 4: Total financial assets, line 36 \$3,476.00  59. Part 5: Total business-related property, line 45 \$0.00  60. Part 6: Total farm- and fishing-related property, line 52 \$0.00  61. Part 7: Total other property not listed, line 54 \$0.00  62. Total personal property. Add lines 56 through 61	56. Part 2: Total vehicles, line 5		\$ 5,100.00	
59. Part 5: Total business-related property, line 45  60. Part 6: Total farm- and fishing-related property, line 52  61. Part 7: Total other property not listed, line 54  62. Total personal property. Add lines 56 through 61	57. Part 3: Total personal and he	ousehold items, line 15	\$ 1,300.00	
60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 0.00 62. Total personal property. Add lines 56 through 61	58. Part 4: Total financial assets	s, line 36	\$ 3,476.00	
61. Part 7: Total other property not listed, line 54  62. Total personal property. Add lines 56 through 61	59. Part 5: Total business-relate	d property, line 45	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	60. Part 6: Total farm- and fishin	ng-related property, line 52	\$ 0.00	
	61. Part 7: Total other property	not listed, line 54	\$ 0.00	
63. Toal of all property on Schedule A/B. Add line 55 + line 62 \$9,87	62. <b>Total personal property.</b> Add	lines 56 through 61	\$ 9,876.00	\$ 9,876.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62 \$9,87				
	63. Toal of all property on Sched	lule A/B. Add line 55 + line 62		\$9,876.00

Official Form 106A/B Record # 701143 Schedule A/B: Property Page 6 of 6

			ocumont	Page 16 of 66
Fill in this in	formation to identi	fy your case:		
Debtor 1	Marissa	Da'Shaun	Martin	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>	
			(State)	Chec
Case Numbe	r		_	
(If known)				l amer

## Official Form 106C

#### **Schedule C: The Property You Claim as Exempt**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 11 Identif	Identify the Property You Claim as Exempt							
1. Which set of ex	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)						
2. For any propert	y you list on <i>Schedule A/B</i> that you	ı claim as exempt, fill in t	he information below.					
	Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own							
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	2000 Mitsubishi Montero with over UNK miles.	\$_100	\$_2,400	735 ILCS 5/12-1001(c) - \$2,400.00				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	<b>\$_400</b>	 □\$	735 ILCS 5/12-1001(b) - \$400.00				
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit					
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$700	□s	735 ILCS 5/12-1001(b) - \$700.00				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
,	3. Are you claiming a homestead exemption of more than \$155,675?  (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)							
No.			•					
Yes. Did you	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?							
□No								
Official Form 106C	Record # 701143	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2				

Debtor 1 Marissa

First Name

Da'Shaun

Document

Page 17 of 66 Number (if known)

Middle Name

Last Name

		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief escription:	Everyday clothes, leather coats, designer wear, shoes, accessories	\$ <u>    100                               </u>	<b></b>	735 ILCS 5/12-1001(a),(e) - \$100.00
ine from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief escription:	Costume jewelry	\$ <u>100</u>	□\$	735 ILCS 5/12-1001(a),(e) - \$100.00
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
rief escription:	Savings Account, Bank of America, 14.00	\$ <u>14</u>	<b>\_</b> \$	735 ILCS 5/12-1001(b) - \$14.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	Other financial account, Walmart prepaid, 22.00	\$ <u>22</u>	<b>\_</b> \$	735 ILCS 5/12-1001(b) - \$22.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	Checking Account, Chase, 40.00	\$_40	<b></b>	735 ILCS 5/12-1001(b) - \$40.00
ine from chedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
rief escription:	2015 income tax refund	\$_ 3,400	<b>\$</b>	735 ILCS 5/12-1001(g)(1)(2)(3) - \$3,400.00
ine from Schedule A/B:	28		100% of fair market value, up to any applicable statutory limit	

FIII IN THIS II	nformation to identify	your case:		1/21/16	8 of 6	6		
Debtor 1	Marissa	Da'Sha	un l	Martin				
202101	First Name	Middle Name	Li	ast Name				
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Li	ast Name				
United States	s Bankruptcy Court for the	e: <u>NORTHERN</u>		-				
Case Numbe	er.		(\$	State)			☐ Check if thi	is is an
(If known)							amended fi	iling
official F	orm 106D							
chedule	D: Creditors	Who Have	Claims Sec	ured by Pr	operty			12/
No. C	editors have claims se heck this box and subr	mit this form to the		r schedules. You	have nothing else	to report on this form.		
Yes. Fi	II in all of the information	on below.						
	List All Secured Claim	_						
Part 1:	List All Secured Claim	s				Column A	Column A	Column C
Parcin	List All Secured Claims	-	an one secured claim	, list the creditor s	eparately	Column A  Amount of claim	Column A  Value of collateral	Column C
. List all se	ecured claims. If a cre	ditor has more tha	articular claim, list the	other creditors in	Part 2.		Value of collateral that supports this	Unsecured portion
. List all se	ecured claims. If a cre	ditor has more tha	articular claim, list the	other creditors in	Part 2.	Amount of claim	Value of collateral	Unsecured
. List all se for each o	ecured claims. If a cre	ditor has more tha	articular claim, list the al order according to	other creditors in	Part 2.	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
. List all se for each c As much	ecured claims. If a cre claim. If more than one as possible, list the cla Finance	ditor has more tha	articular claim, list the al order according to  Describe the prop	other creditors in the creditors nam	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
. List all see for each of As much	ecured claims. If a cre claim. If more than one as possible, list the cla Finance Name central St.	ditor has more tha	articular claim, list the al order according to  Describe the prop	e other creditors in the creditors nam perty that secures	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
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. List all see for each of As much	ecured claims. If a cre claim. If more than one as possible, list the cla Finance Name central St.	ditor has more tha	articular claim, list the all order according to Describe the properties of the properties of the date your structure of the date	e other creditors in the creditors nam perty that secures mpala with over U	Part 2. e. the claim:	Amount of claim Do not deduct the value of collateral \$ 11,600.00	Value of collateral that supports this claim	Unsecured portion If any
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List all se for each of As much  Honor Creditor's 1731 C Number  Evanst City  Who owe Debtor Debtor	ecured claims. If a cre claim. If more than one as possible, list the cla  Finance Name Sentral St. Street  on I  s  s the debt? Check one. 1 only 2 only	ditor has more that e creditor has a patims in alphabetical case. L 60201  State Zip Code	As of the date yo Contingent Unliquidated Disputed Nature of Lien. Carloan)	e other creditors in the creditors name perty that secures impala with over U u file, the claim is: wheck all that apply. You made (such as name	Part 2. e. the claim: NK miles Check all that apply.	Amount of claim Do not deduct the value of collateral \$ 11,600.00	Value of collateral that supports this claim	Unsecured portion If any
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List all se for each of As much and As much and I and	ccured claims. If a cre claim. If more than one as possible, list the cla  Finance Name Sentral St. Street  on I  s  s the debt? Check one. 1 only 2 only 1 and Debtor 2 only	ditor has more that a creditor has a patims in alphabetical state. Zip Code	As of the date yo  Contingent Unliquidated Disputed Nature of Lien. Car loan) Statutory lien (s	e other creditors in the creditors name perty that secures impala with over U u file, the claim is: wheck all that apply. You made (such as not a secure a lawsuit	Part 2. e. the claim: NK miles Check all that apply. nortgage or secured hanic's lien)	Amount of claim Do not deduct the value of collateral \$ 11,600.00	Value of collateral that supports this claim	Unsecured portion If any

Delical Formuse   Daily   Dail	Fill	in this inf	Case 16-017 formation to identify you		1 Filed 01/21/16	Enter	ed 01/21/16 ( 9 of 66	07:56:20	Desc Main	
Debor 2   Servicine   Marie Name   Facilities   Light Name   Light Nam	Dal	-44	Marissa	Da'Shaun	Martin					
United States Beautopticy Court for the :NORTHERINDestination	Dec	otor 1				_				
United States Barriuptey Court for the : _NOTITHERS	Deb	otor 2								
Check if this is an amended filing    Check	(Spor	use, if filing)	First Name	Middle Name	Last Name	_				
Check if this is an amended filing    Check	Unit	ted States	Bankruptey Court for the : N	NORTHERN Die	strict of ILLINOIS					
## Deficial Form 106E/F  ## Schedule E/F: Greditors Who Have Unsecured Claims  ## 12/	Oilli	ica olaloo	Build apply Court for the	VOICHTERN DI					☐ Chack if	f this is an
Schedule E/F; Creditors Who Have Unsecured Claims  as as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. Is the other party to any executory contracts or unsepticed leases that could result in a claim and result as claim. Also list executory contracts on Schedule 19: Property (Ortical From 1645) and on Schedule Schedule C. Executory Contracts and Unexpliced Leases (Official From 1645) bo not include any seeded, copy the Part you need, fill for us, number the universities in the boxes on the left. Attach the Continuation Page to this page. On the op of any additional pages, write your name and case number (if known).  List All of Your PRIORITY Unsecured Claims  List All of Your priority unsecured claims against you?  No. Go to Part 2  'yes  List all of your priority unsecured claims. If a creditor has more than one priority and congricing amounts. As much as possible, saft the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, lit of the Continuation Page of Part 1. If more than one creditor has particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)  Prot2  List All of Your NoNPHIORITY Unsecured Claims  3. Do any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Prot3  No Priority Instruction Page of Part 2.  Total claim Priority amounts are nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims in the alphabetical order of the creditors in Part 3. If you have more than three nonpriority unsecured claims in the alphabetical order of the creditors in Part 3. If you have more than three nonpriority unsecured claims are possible. Submit the community delt to t										
Let All of Your Priority unsecured claims. If a creditor has more than one priority unsecured claim. But one priority unsecured claims. If a creditor has been instruction broked.)  I be an own priority and the creditor speared claims against you?  No. Go IP Part 2:  Yes  List All of Your Priority unsecured claims. If a creditor has more than one priority unsecured claims, as ethic instruction broked.)  Total claim  Priority  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes  List All of Your Priority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims in the base who priority unsecured claims in the Continuation Page of Part 1. If more than one priority claims in the page of	⊃tt: `	sial Fa	2 mm 1065/5				•		umenae	a ming
as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims, is the other party to any oxecutory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule with the party to any oxecutory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule and the party to any oxecutory contracts or Schedule and the party to any oxecutory contracts on Schedule and the party of the party	<u>)ΠΙ</u>	ciai Fo	orm 106E/F							
is the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule (BP-Property (Gridal Form 1068), Do not include any reditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property, if more space is seeded, copy the Party vou need, fill you on, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the port of any additional pages, write your name and case number (If known).    No. Go to Part 2.	<u>Sch</u>	edule	E/F: Creditors V	<b>Vho Have</b>	Unsecured Claim	1S				12/15
No. Go to Part 2  Yes.  List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts, as much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)  Total claim Priority amount  Nonpriority amount  Nonpriority unsecured claims against you?  In No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes.  List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims all out the Continuation Page of Part 2.  Total claim  Last 4 digits of account number    Creditor's Name   PO BOX 63   When was the debt incurred?   Contingent   Uniquidated   Disputed	ist the I/B: Pr redito eeded op of a	e other paroperty (Cors with party), copy the any additi	arty to any executory con Official Form 106A/B) and artially secured claims th he Part you need, fill it out ional pages, write your n	tracts or unexp on Schedule C at are listed in t, number the e ame and case r	pired leases that could result G: Executory Contracts and L Schedule D: Creditors Who I intries in the boxes on the left number (if known).	in a claim. Als Inexpired Lea Have Claims S	so list executory con uses (Official Form 10 Secured by Property.	tracts on Schedul 16G). Do not includ If more space is	e	
No. Go to Part 2  Yes.  List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts, as much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)  Total claim Priority amount  Nonpriority amount  Nonpriority unsecured claims against you?  In No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes.  List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims all out the Continuation Page of Part 2.  Total claim  Last 4 digits of account number    Creditor's Name   PO BOX 63   When was the debt incurred?   Contingent   Uniquidated   Disputed	1. <b>D</b> o	any cred	ditors have priority unsec	ured claims ag	ainst vou?					
List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and one-priority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, till out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.    Forting   Priority   Priority					,					
List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the receitor's name, two priority unsecured claims. Ifil out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  [For an explanation of each type of claim, see the instructions for this form in the instruction booklet.]  Total claim Priority amount  Nonpriority unsecured claims. If a creditor separately for each claim. If a creditor has more than one nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.  Alverno Clinical Lab  Last 4 digits of account number  Steet  151 N Schuyler Ave  As of the date you file, the claim is: Check all that apply.    Contingent   Contingent	_		to rait 2.							
each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, sill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)    Total claim			our priority unsecured cla	aims If a credit	or has more than one priority (	insecured clai	m list the creditor sen	parately for each cla	aim For	
List All of Your NoNPRIORITY Unsecured Claims  Do any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes.  List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.  Alverno Clinical Lab  Creditor's Name PO BOX 63  Number  Street  151 N Schuyler Ave  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Unliquidated Unliquidated Unliquidated Unliquidated Unliquidated Unliquidated Debtor 2 only Debtor 1 only Debtor 2 only Debtor 4 this claim relates to a community debt Is the claim subject to offest?  No Other. Specify  Other. Specify	ea no un	ach claim on priority and assecured of the control	listed, identify what type or amounts. As much as post claims, fill out the Continua	f claim it is. If a sible, list the cla ation Page of Pa	claim has both priority and nor aims in alphabetical order acco art 1. If more than one creditor	npriority amou ording to the cr holds a partic	nts, list that claim here reditor's name . If you ular claim, list the othe	e and show both pr have more than tw	riority and ro priority	
List All of Your NONPRIORITY Unsecured Claims against you?   No. You have nothing to report in this part. Submit this form to the court with your other schedules.   Yes.   No. You have nothing to report in this part. Submit this form to the court with your other schedules.   Yes.   List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.    Alverno Clinical Lab	(1	or arroxp	idilation of odon type of oil	aiiri, 000 tii0 iii0		Struction Book		Total claim	Priority	Nonpriority
3. Do any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes.  4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims in the alphabetical order of the creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.  Total claim \$ 240.00									amount	amount
No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes.  4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.  Total claim  Alverno Clinical Lab  Last 4 digits of account number  PO BOX 63  Number  Street  151 N Schuyler Ave  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Debtor 1 only  Debtor 2 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  Other, Specify	Par	t 2:	ist All of Your NONPRIORI	TY Unsecured C	laims					
List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.    Alverno Clinical Lab	3. <b>D</b> o	any cred	ditors have nonpriority ur	secured claim	s against you?					
nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.    A.1   Alverno Clinical Lab		1	u have nothing to report in	this part. Subr	nit this form to the court with you	our other sche	edules.			
A.1 Alverno Clinical Lab Last 4 digits of account number	no inc	onpriority u	unsecured claim, list the cr Part 1. If more than one cr	reditor separate reditor holds a p	ly for each claim. For each cla	im listed, iden	tify what type of claim	it is. Do not list cla	ims already	Total claim
Creditor's Name PO BOX 63  Number Street  151 N Schuyler Ave  Kankakee IL 60901 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?  No  When was the debt incurred?  As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	4.1	Alverno	Clinical Lab		Last 4 digits of account numb	oer				
As of the date you file, the claim is: Check all that apply.    Contingent										
Kankakee IL 60901 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No  Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify		Number	Street							
Kankakee IL 60901 City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt  Is the claim subject to offest?  No  No  Unliquidated Disputed  Unliquidated Disputed  Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify		151 N S	chuyler Ave		_	im is: Check a	ll that apply.			
City State Zip Code Who owes the debt? Check one.  Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims  community debt Debts to pension or profit-sharing plans, and other similar debts  Is the claim subject to offest?  No Other. Specify		Kankake	ee IL	60901	<b>=</b> *					
Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Debtor 1 only  Type of PRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify				Zip Code	<u> </u>					
Debtor 2 only Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Check if this claim relates to a community debt  Is the claim subject to offest?  No  Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify		_			☐ Disputed					
Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify		=	•		Type of PRIORITY upgoouted	claim:				
At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offest?  No  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	_	=	•		Ä	Cidilli.				
Check if this claim relates to a that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts  Is the claim subject to offest?  No Other. Specify	-		•	er	=	eparation agreer	ment or divorce			
community debt  Debts to pension or profit-sharing plans, and other similar debts  Is the claim subject to offest?  No  Other. Specify	-					-				
No Other. Specify		commu	ınity debt		Debts to pension or profit-sha	aring plans, and	other similar debts			
Other. Specify	ls		n subject to offest?		_					
					Other. Specify					

Debtor 1 Marissa Da'Shaun DaCument Page 20 of 66 Case Number (if known)

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	ARC	Last 4 digits of account number	\$ <u>299.00</u>
	Creditor's Name		
	2915 Professional Pkwy	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Augusta GA 30907	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	books to periodic of profit sharing plants, and outer circular debte	
	No	Other. Specify	
	Yes	<u> </u>	
4.3	Capital One	Last 4 digits of account number	<b>\$</b> 1,000.00
	Creditor's Name		
	PO Box 21887	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Eagan MN 55121	Unliquidated	
	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other, Specify Credit Card or Credit Use	
	Yes		
4.4	City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>1,000.00</u>
	Creditor's Name		
	PO Box 88292	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60680	Unliquidated	
-	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		

Page 21 of 66 Case Number (if known) Document Marissa Da'Shaun Debtor 1

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.5	College OF Dupage	Last 4 digits of account number	5908	<u>\$ 845.00</u>
	Creditor's Name		2015-2016	
	840 S Frontage Rd	When was the debt incurred?	2010 2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Woodridge IL 60517	Unliquidated		
Ι.	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim		
	Debtor 1 and Debtor 2 only	☐ Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	-	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	☐ Debts to pension or profit-sharing p	ans, and other similar debts	
	s the claim subject to offest?	Oalla atia a fau O		
	Yes	Other. Specify Collecting for C	realtor	
40	Li Yes Comcast	Last 4 digits of account number		<b>\$</b> 388.00
4.6	Creditor's Name	Last 4 digits of account number	<del></del>	Ψ
	5330 E. 65th St.	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Indianapolis IN 46220	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing p	ans, and other similar debts	
	s the claim subject to offest?	_		
	No	Other. Specify Utility Bills/Cellu	ular Service	
	Yes			
4.7	COMENITY BANK/Mandee	Last 4 digits of account number	<u>NULL</u>	\$ <u>274.00</u>
	Creditor's Name		2008-2015	
	995 W 122Nd Ave	When was the debt incurred?	2000-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Westminster CO 80234	Unliquidated		
١,	City State Zip Code  Who owes the debt? Check one.	☐ Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of PRIORITY		
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim  Student loans	•	
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or diverse	
	Check if this claim relates to a community debt	that you did not report as priority cla  Debts to pension or profit-sharing p		
	Is the claim subject to offest?	Debis to perision or profit-snaring p	ans, and Utilet Similal debis	
	No	Other. Specify Credit Card or 0	Credit Use	
	Yes	Other, Specify Steam Card of C	<u></u>	

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After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Commonwealth Edison	Last 4 digits of account number	\$ <u>299.00</u>
1.0	Creditor's Name		
	3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
		As of the date year file the elements (Check all thet are).	
		As of the date you file, the claim is: Check all that apply.	
	Oakbrook Terrace IL 60181	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt		
١,	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	The same of the state of the same of the s	
	Yes	Other. Specify Utility Bills/Cellular Service	
4.0	Credit Management, Inc.	Last 4 digits of account number	<b>\$</b> 388.00
4.9	Creditor's Name	Last 4 digits of account number	Ψ
	4200 International Pkwy.	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carralltan TV 75007 4000	Contingent	
	Carrollton TX 75007-1906	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
		Time of DDIODITY unaccount algino	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
'	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	∐ Yes		. 040.00
4.10	Creditors Collection Bureau	Last 4 digits of account number	\$ <u>240.00</u>
	Creditor's Name	When you do do he had become 10	
	PO Box 63	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Kankakee IL 60901	☐ Unliquidated	
١.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes	. /	

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Page 23 of 66 Case Number (if known) **Document** Marissa Da'Shaun Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** DEPT OF EDUCATION/NELN **\$** 461.00 Last 4 digits of account number \_ Creditor's Name 2014-2015 121 S 13Th St When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Lincoln NE 68508 ☐ Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes DEPT OF EDUCATION/NELN 7632 \$ 721.00 4.12 Last 4 digits of account number Creditor's Name 2014-2015 121 S 13Th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 68508 Lincoln NE Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ ☐<sub>Yes</sub> DEPT OF EDUCATION/NELN 7532 \$892.00 4.13 Last 4 digits of account number Creditor's Name 2014-2015 121 S 13Th St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Lincoln 68508 ☐ Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?

Other. Specify \_

No

Yes

Debtor 1 Marissa Da'Shaun DaCument Page 24 of 66 Case Number (if known)

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.14	DEPT OF EDUCATION/NELN	Last 4 digits of account number	5836	\$ <u>3,500.00</u>
	Creditor's Name	When was the debt incurred?	2011-2015	
	121 S 13Th St  Number Street	when was the dept incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Lincoln NE 68508	Contingent		
	City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:	:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
'	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	s the claim subject to offest?			
	No	Other. Specify		
$\vdash$	Yes DEPT OF EDUCATION/NELN		5936	<b>\$</b> 6,455.00
4.15	· · · · · · · · · · · · · · · · · · ·	Last 4 digits of account number		\$ 0,433.00
	Creditor's Name 121 S 13Th St	When was the debt incurred?	2011-2015	
	Number Street			
	Names.			
		As of the date you file, the claim is:	Check all that apply.	
	Lincoln NE 68508	Contingent		
	City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:	:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	ims	
١.	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	s the claim subject to offest?			
	No	Other. Specify		
1 40	Yes Enhanced Recovery Corp.	Last 4 digita of account number		<b>\$</b> 817.00
4.16	Creditor's Name	Last 4 digits of account number	<del></del>	<u> </u>
	8014 Bayberry Road	When was the debt incurred?		
	Number Street			
		As of the data you file the claim is:	Charle all that apply	
		As of the date you file, the claim is:	Спеск ан глат арргу.	
	Jacksonville FL 32256	Contingent		
	City State Zip Code	Unliquidated		
\	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:	:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
	s the claim subject to offest?  No		Out dit I lan	
	Yes	Other. Specify Credit Card or C	Jreuit Use	
	1C3			

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Last Name

Par	Your NONPRIORITY Unsecured Claims - Col	ntinuation Page	
After li	sting any entries on this page, number them beq	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Enterprise Recovery Systems	Last 4 digits of account number	<b>\$</b> 845.00
	Creditor's Name		
	2400 S. Wolf Rd., Ste. 200	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Westchester IL 60154-5634	☐ Unliquidated	
١.	City State Zip Code	Disputed	
ľ	Vho owes the debt? Check one.	_ Disputed	
	Debtor 1 only		
. !	Debtor 2 only	Type of PRIORITY unsecured claim:	
!	Debtor 1 and Debtor 2 only	Student loans	
l l	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ľ	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
mi	Yes First Premier BANK	Last 4 digits of account number NULL	<b>\$</b> 425.00
4.18		Last 4 digits of account number NULL	\$ 423.00
	Creditor's Name 601 S Minnesota Ave	When was the debt incurred? 2013-2013	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Signy Follo CD F7104	Contingent	
	Sioux Falls SD 57104	Unliquidated	
V	City State Zip Code  Vho owes the debt? Check one.	Disputed	
1	Debtor 1 only		
l i	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
l I	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
1	No	Other. Specify Credit Card or Credit Use	
l i	Yes	Other: Specify	
4.19	Illinois Dept Human Services	Last 4 digits of account number	\$ 2,885.00
7.10	Creditor's Name		
	823 E. Monroe St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Springfield IL 62794		
	City State Zip Code	Unliquidated	
٧	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of PRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l I	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

First Name

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After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Illinois State Toll Hwy Auth	Last 4 digits of account number	\$ <u>429.00</u>
	Creditor's Name 2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Downers Grove IL 60515-1703	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
'	s the claim subject to offest?	_	
	Yes	Other. Specify Fines	
4.21	Peoples Gas	Last 4 digits of account number	<b>\$</b> 1,152.00
4.21	Creditor's Name	Last 4 digits of account fidings?	*
	130 E. Randolph Dr.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60601-6207	Unliquidated	
Ι,	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only	Toward PRIORITY and a state of the state of	
	Debtor 2 only	Type of PRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Debte to periodit of profit strating plants, and strict strings about	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.22	Sonnenschein Financial Services	Last 4 digits of account number	<b>\$</b> 50.00
	Creditor's Name		
	2 Transam Plaza Dr	When was the debt incurred?	
	Number Street		
	# 3	As of the date you file, the claim is: Check all that apply.	
	Oakhraak Tarraaa II 60191	Contingent	
	Oakbrook Terrace IL 60181	Unliquidated	
١ ،	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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Pa	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
After	listing any entries on this page, number them be	ginning with 4.4, followed by 4.5, an	d so forth.	Total Claim		
4.23	Tmobile	Last 4 digits of account number	6826	<u>\$374.00</u>		
	Creditor's Name		2013-2014			
	8014 Bayberry Rd	When was the debt incurred?	2013-2014			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
	laskaspyilla El 22256	Contingent				
	Jacksonville FL 32256  City State Zip Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla	ims			
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts			
	Is the claim subject to offest?		111			
	Yes	Other. Specify Collecting for C	reditor			
4.24	Tmobile	Last 4 digits of account number	7982	<b>\$</b> 793.00		
1.21	Creditor's Name		<del></del>			
	8014 Bayberry Rd	When was the debt incurred?	2014-2014			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Jacksonville FL 32256	Unliquidated				
	City State Zip Code  Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla	ims			
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts			
	Is the claim subject to offest?	_				
	■ No □ Yes	Other. Specify Collecting for C	reditor			
4.25	Torros Cradit Carvisos, Inc.	Last 4 digits of account number		<b>\$</b> 359.00		
1.20	Creditor's Name	-	<del></del>			
	PO Box 189	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
	0.11.1	Contingent				
	Carlisle PA 17013	Unliquidated				
	City State Zip Code  Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	Check if this claim relates to a	that you did not report as priority cla	ims			
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts			
	Is the claim subject to offest?					
	■ No ■ Yes	Other. Specify Credit Card or C	Credit Use			
	L 169					

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	Village of Bellwood	Last 4 digits of account number	\$ 5,000.00
1.20	Creditor's Name		
	3200 Washington Blvd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Bellwood IL 60104	Contingent	
		Unliquidated	
١ ١	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	<u> </u>	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
1	No		
	=	Other. Specify Fines	
4.07	Yes Village of Maywood-Parking	Look A divite of account number	<b>\$</b> 100.00
4.27	Creditor's Name	Last 4 digits of account number	Ψ
	125 S. 5th Ave.	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Maywood IL 60153-1307	☐ Contingent	
	<del></del>	Unliquidated	
١ ،	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Tune of PRIORITY unaccured claims	
		Type of PRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	_	
	No	Other. Specify Fines	
	Yes Village of North Riverside	Look & Mode of account country	<b>\$</b> 100.00
4.28		Last 4 digits of account number	<b>4</b> 100.00
	Creditor's Name 2359 Desplaines Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	North Diverside II COEAC	Contingent	
	North Riverside IL 60546	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY uncequired claim:	
1 3	<b>=</b>	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
'	s the claim subject to offest?  No	Finan	
		Other. Specify Fines	
$\square$	Yes		

Doc 1 Filed 01/21/16 Entered 01/21/16 07:56:20 Desc Main Case 16-01766 Page 29 of 66 Case Number (if known) **Document** Marissa Da'Shaun Debtor 1 First Name Village of Stone Park **\$** 100.00 4.29 Last 4 digits of account number Creditor's Name 1825 N. 32nd Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Stone Park 60165 Unliquidated City State Zip Code ☐ Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify \_

community debt

No

Yes

Is the claim subject to offest?

List Others to Be Notified for a Debt That You Already Listed

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Page 30 of 66 Case Number (if known) **Document** Marissa Da'Shaun Debtor 1

example, if a collection agency is trying to collect 2, then list the collection agency here. Similarly, it	se this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For cample, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the diditional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.					
Arnold Scott Harris PC		On which entry in Part 1 or Part 2 I	ist the original creditor?			
Name 111 W. Jackson Blvd., Ste. 600		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street	<del></del>		Part 2: Creditors with Nonpriority Unsecured Claims			
	<del></del>					
City	IL 60604 State Zip Code	Last 4 digits of account number _				
	State Zip Gode					
Secretary of State Name		On which entry in Part 1 or Part 2 I	ist the original creditor?			
2701 S. Dirksen Pkwy.		Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			
Springfield	IL 62723	Last 4 digits of account number _	<del></del>			
City	State Zip Code					
Contract Callers Inc.		On which entry in Part 1 or Part 2 I	ist the original creditor?			
Name PO Box 212609		Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street	<del></del>		Part 2: Creditors with Nonpriority Unsecured Claims			
Augusta	GA 30917	Last 4 digits of account number _				
City	State Zip Code					
MCSI		On which entry in Part 1 or Part 2 I	ist the original creditor?			
Name 7330 College Dr.		Line 3 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street	<del></del>		Part 2: Creditors with Nonpriority Unsecured Claims			
Palos Heights	IL 60463	Last 4 digits of account number _				
City	State Zip Code	-				
Municipal Collection Serv. Inc		On which entry in Part 1 or Part 2 I	ist the original creditor?			
Name PO Box 327		Line <sup>3</sup> of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street	<del></del>	<u> </u>	Part 2: Creditors with Nonpriority Unsecured Claims			
			,			
Palos Heights	IL 60463	Last 4 digits of account number _				
City	State Zip Code	Lust + digits of account number _				

Official Form 106E/F

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Marissa Debtor 1

Da'Shaun

**Document** 

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	\$12,029.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$2,885.00
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$15,517.00
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	\$30,431.00

Schedule E/F: Creditors Who Have Unsecured Claims

		Casa 16	-01766 Doc 1 E	iled 01/21/16	Entor	ed 01/21/16	07:56:20	Desc Main	
Fil	l in this in	formation to iden				2 of 66			
De	ebtor 1	Marissa	Da'Shaun	Martin					
De	ebtor 2	First Name	Middle Name	Last Name					
(Sp	oouse, if filing)	First Name	Middle Name	Last Name					
Ur	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>IL</u>						
	ase Number			(State)				Check if this	
		orm 106G				ı		amended fili	ng
			ory Contracts and l	Inexpired Lea	505				12/15
nforn additi 1. D	nation. If nonal page  o you hav  No. Ch	nore space is needs, write your named any executory each this box and s	possible. If two married people eded, copy the additional page, the and case number (if known). contracts or unexpired leases? Submit this form to the court with your pation below even if the contracts	fill it out, number the en	ntries, and	attach it to this page	e. On the top of an	ny	
ex		nt, vehicle lease,	or company with whom you hav cell phone). See the instructions						
	Person or	company with w	hom you have the contract or le	ase		State what the	contract or lease	e is for	
2.1					_				
	Name				_				
	Number	Street			_				
	City		State Zip C	ode	-				
2.2									
	Name				-				
	Number	Street			-				
	City		State Zip C	ode	_				
2.3					_				
	Name								
	Number	Street			_				
	City		State Zip C	ode	-				
2.4									
	Name				-				
	Number	Street			_				
	City		State Zip C	ode	_				
2.5					_				
	Name								
	Number	Street			_				

State Zip Code

City

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Marissa	Da'Shaun	Martin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>II</u>	LLINOIS (State)			
Case Number	·		(State)			
(If known)						

## Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	dditional Pag	es, write your name ar	nd case number (if known). Answe	r every question.	
1. <b>D</b> c	o you have a	ny codebtors? (If you a	are filing a joint case, do not list eithe	er spouse as a co	odebtor.)
	No.				
	Yes				
			d in a community property state o Nevada, New Mexico, Puerto Rico,	= :	munity property states and territories include on, and Wisconsin.)
	No. Go to	line 3.			
	Yes. Did yo	our spouse, former spo	use, or legal equivalent live with you	at the time?	
		nwhich community stat	e or territory did you live?	Fil	l in the name and current address of that person.
	Name of	your spouse, former spouse o	r legal equivalent		
	Number	Street			
	City		State	Zip Code	
	-	or Schedule G to fill o		or Schedule G (O	Column 2: The creditor to whom you owe the debt  Check all schedules that apply:
3.1					Schedule D, line
Ш	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

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Fill in this in	formation to identif	fy your case:	
	normation to lucitin	ly your case.	
Debtor 1	Marissa	Da'Shaun	Martin
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN DISTRICT OF</u>	FILLINOIS
Case Number			_
(If known)			

Official Form 106I

MM / DD / YYYY

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Pharmacy Tech		
	Occupation may Include student or homemaker, if it applies.	Employers name	cvs		
		Employers address	PO BOX 222220		
			El Paso, TX 79913	<u>;                                    </u>	<u>,</u>
		How long employed there?	3 months		
Pa	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse har lines below. If you need more space	ne date you file this form. If you he we more than one employer, comb	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	-	\$1,542.67	\$0.00
3.	Estimate and list monthly overtime pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,542.67	\$0.00

 Official Form 106I
 Record # 701143
 Schedule I: Your Income
 Page 1 of 2

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Case Number (if known) Document Da'Shaun Marissa Debtor 1

Last Name

First Name

Middle Name

				For Debtor 1		ebtor 2 or ling spouse	
	Cop	y line 4 here	4.	\$1,542.67		\$0.00	
5.	List all	payroll deductions:					
	5a. 1	ax, Medicare, and Social Security deductions	5a.	\$292.76		\$0.00	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. <b>\</b>	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. <b>I</b>	nsurance	5e.	\$0.00		\$0.00	
	5f. <b>[</b>	Domestic support obligations	5f.	\$0.00		\$0.00	
	5g. <b>l</b>	Jnion dues	5g.	\$0.00		\$0.00	
		Other deductions. Specify:	5h.	\$0.00		\$0.00	
		payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$292.76		\$0.00	
7. (	Calcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,249.91		\$0.00	
8. I	ist all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$275.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash	-				
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$275.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,524.91 +		\$0.00 =	\$1,524.91
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	, , , , , , , , , , , , , , , , , , , ,		7000	<b>V</b> 1,02 110 1
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  The second include any amounts already included in lines 2-10 or amounts that are researched.	our depende			e J.	
	Spec					1	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	1	12. <b>\$1,524.91</b>
13.	x	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?				

Fi	II in this in	formation to identify y	our case:						
D	ebtor 1	Marissa	Da'Shaun	Martin	Check if this is:				
_		First Name	Middle Name	Last Name	An amende	-			
	ebtor 2 spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following o	-petition chapter 13 late:		
U	nited States	Bankruptcy Court for the :	NORTHERN DISTRICT OF	ILLINOIS	MM / PD / )				
	ase Number	r		_	MM / DD / Y	YYYY			
<u> </u>	–	1001			A separate filing for Debtor 2 because Debtor 2				
<u> </u>	<u>icial F</u>	<u>orm 106J</u>			☐ maintains a	separate house	hold.		
Sc	hedul	e J: Your Ex	penses				12/14		
more every	space is i	needed, attach another	sheet to this form. On th		n are equally responsible for supplyi ages, write your name and case num	=			
		Describe Your Household	<u>I</u>						
1. I	s this a joi	Int case? Go to line 2.							
	<u> </u>	Does Debtor 2 live in a	separate household?						
		No.							
		Yes. Debtor 2 mus	st file a separate Schedule	J.					
2.	-	nave dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?		
	Do not list Debtor 2	st Debtor 1 and		his information for ent	Con		No		
		tate the dependents'			Son	6	Yes		
	names.						X No		
							Yes		
							X No Yes		
							X No		
							Yes		
							X No		
							Yes		
3.	Do your	expenses include	X No						
	•	s of people other than and your dependents?	Yes						
Pa	rt 2:	Estimate Your Ongoing N	Ionthiy Evnenses						
				ss you are using this for	rm as a supplement in a Chapter 13 o	case to report			
-	enses as o		ruptcy is filed. If this is a s	supplemental Schedule	J, check the box at the top of the form	m and fill in			
	• •		ash government assistar	ce if you know the value	•				
of s	uch assist	ance and have included	d it on Schedule I: Your II	ncome (Official Form 106	6l.)		our expenses		
4.	The rent	tal or home ownership	expenses for your reside	nce. Include first mortgaç	ge payments and		\$400.00		
any rent for the ground or lot.  4  If not included in line 4:									
						40	\$0.00		
		eal estate taxes operty, homeowner's, or	renter's insurance			4a. 4b.	\$0.00		
			r, and upkeep expenses			40. 4c.	\$0.00		
		omeowner's association				4d.	\$0.00		
						,			

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Marissa Debtor 1

Da'Shaun First Name Middle Name Last Name Case Number (if known) \_

6.	Additional Mortgage payments for your residence, such as home equity loans	5.	
			\$0.00
	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$35.00
	6b. Water, sewer, garbage collection	6b.	\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$180.00
	6d. Other. Specify:	6d.	\$ 0.00
7.	Food and housekeeping supplies	7.	\$350.00
8.	Childcare and children's education costs	8.	\$0.00
9.	Clothing, laundry, and dry cleaning	9.	\$50.00
10.	Personal care products and services	10.	\$30.00
11.	Medical and dental expenses	11.	\$50.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$200.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$25.00
	Charitable contributions and religious donations	14.	\$0.00
	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.00
	15b. Health insurance	15b.	\$0.00
	15c. Vehicle insurance	15c.	\$0.00
	15d. Other insurance. Specify:	15d.	\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify:	16.	\$0.00
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0.00
	17b. Car payments for Vehicle 2	17b.	\$0.00
	17c. Other. Specify:	17c.	\$0.00
	17d. Other. Specify:	17d.	 \$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted		
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	\$ 0.00
	20b. Real estate taxes	20b.	\$ 0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
	20e. Homeowner's association or condominium dues	20e.	\$ 0.00

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Debtor '	Marissa	Da'Shaun	Martin	Case Number (if known)		
	First Name	Middle Name	Last Name	<u> </u>		
21.	Other. Specify:	Postage/Bank Fees (\$4.00),			21.	\$4.00
		pense: Add lines 4 through 21.			22.	\$1,324.00
	The result is you	r monthly expenses.				
23.	Calculate your n	nonthly net income.				
	23a. Copy	line 12 (your comibined monthly inco	ome) from Schedule I.		23a.	\$1,524.91
	23b. Copy	your monthly expenses from line 22	above.		23b. <b>–</b>	\$1,324.00
		act your monthly expenses from you	monthly income.		23c.	\$200.91
	The r	esult is your monthly net income.				
	_					
		n increase or decrease in your exp	<u>-</u>			
	•	you expect to finish paying for your or ent to increase or decrease because	•	• • •		
	X No	The to morouse of accrease because t	or a mounidation to the torr	ne or your mongage.		
	$oldsymbol{arphi}$	Explain Here:				
	_					

 Official Form 106J
 Record #
 701143
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this information to identify your case:				
Debtor 1	Marissa	Da'Shaun	Martin	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r			

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	e summary and schedules filed with this declaration and that they are true and
/s/ Marissa Da'Shaun Martin	Signature of Debtor 2
Signature of Debtor 1	Signature of Debtor 2
Date 01/20/2016	Date
MM / DD / YYYY	MM / DD / YYYY

Fill in this information to identify your case: Da'Shaun Debtor 1 Marissa Martin Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number Check if this is an (If known) amended filing

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part I F  Give Details About Your Marital Status and Where You Lived Before							
01.	What is your current marital status?						
	Married						
	Not married						
02	During the last 3 years, have you lived anywhere other	r than where you live no	w?				
02	No.	. than where you live he	••				
	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.						
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
			Same as Debtor 1	☐ Same as Debtor 1			
	1647 N Luna Chicago, IL	From 1/2013		_			
		To 9/2013		_			
_			Same as Debtor 1	Same as Debtor 1			
	545 N Drake, Chicago, IL	From 9/2013		_			
		To 1/2014		_			
				_			
_			Same as Debtor 1	☐ Same as Debtor 1			
	545 N Central Ave	Off and on		Gaine as Debior 1			
	Chicago IL 60644-1533			_			
				_			
				_			
_							
03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No.						
	Yes. Make sure you fill out Schedule H: Your Codeb	tors (Official Form 106H).					

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No. Yes. Fill in the details		list it only once under Debtor 1	s.	
	Debtor 1		Debtor 2	
	Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
From January 1 of current year until	Wages, commissions,		Wages, commissions,	
the date you filed for bankruptcy:	bonuses, tips  Operating a business		bonuses, tips  Operating a business	
For last calendar year:	Wages, commissions,		☐ Wages, commissions,	
(January 1 to December 31, 2015)	bonuses, tips  Operating a business		bonuses, tips  Operating a business	
For the calendar year before that:	Wages, commissions,	\$12,500	☐ Wages, commissions,	
(January 1 to December 31, 2014)	bonuses, tips  Operating a business		bonuses, tips  Operating a business	
No. Yes. Fill in the details				
	Debtor 1		Debtor 2	
	Sources of income	Gross income	Sources of income	Gross income

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Marissa Da'Shaun Martin Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? No. Go to line 7. ☐ Yes. List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Amount you still owe Was this payment for... Total amount paid payments Honor Finance 1731 Central St \$ 10,029 Monthly \$ 1,191 ■ Mortgage Car Evanston IL 60201 П Credit card ☐ Loan repayment Suppliers or vendors ☐ Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4 Identify Legal actions, Repossessions, and Foreclosures

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epto	r 1	IVIAI 155a	Da Silauli	IVIAI (II I	Case Number (If	known)	
		First Name	Middle Name	Last Name			
	List		iding personal injury cases, s		t action, or administrative proceed s, collection suits, paternity actions		
		Yes. Fill in the details.					
	ш	res. I ili ili tile detalis.		Nature of the case	Court or agency		Status of the case
					ed, foreclosed, garnished, attached	, seized, or levied?	Status of the case
		No. Go to line 11					
	=	Yes. Fill in the informa	ation below.				
			ou filed for bankruptcy, did a nent because you owed a de		nk or financial institution, set off	any amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the informa	ation below.				
		<b>rt-appointed receiver</b> No.	filed for bankruptcy, was ar , a custodian, or another off		ossession of an assignee for the	benefit of creditors	a
Pa	art 5	List Certain Gifts	and Contributions				
13	Wit	hin 2 years before yo	u filed for bankruptcy, did y	ou give any gifts with a tot	al value of more than \$600 per pe	rson?	
		No.					
		Yes. Fill in the details	for each gift.				
14			-	ou give any gifts or contrib	utions with a total value of more	than \$600 to any ch	arity?
		No.				-	-
	=		for each gift				
	Ц	Yes. Fill in the details	ior each girt.				
Pa	art 6	List Certain Loss	es				
		hin 1 year before you nbling?	filed for bankruptcy or sinc	e you filed for bankruptcy,	did you lose anything because o	f theft, fire, other dis	saster, or
		No.					
	=	Yes. Fill in the details	for each gift				
			.o. odon g.u.				
Pa	art 7	List Certain Payn	nents or Transfers				
	abo	out seeking bankrupto	cy or preparing a bankruptcy	y petition?	your behalf pay or transfer any p		ou consulted
		No.					
		Yes. Fill in the details					
		Party Contact Info		Description and value of	any property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street	#3400				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid through the plan.

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Case 16-01766 Desc Main Page 44 of 66 Document Marissa Da'Shaun Martin Case Number (if known) Debtor 1 First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Checking Primerica - IRA XXX - <u>Unknown</u> 12/2015 \$200 Savings П Money market П Brokerage Other 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

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Debto	r 1	Marissa	Da'Shaun	Martin	Case Number (if known)	
		First Name	Middle Name	Last Name	, ,	
22	Hav	e you stored prope	erty in a storage unit or	place other than your home within 1	year before you filed for bankruptcy?	
		No.				
		Yes. Fill in the detai	ils.			
				Who else has or had access to it?	Describe the contents	Do you still have it?
De	art 9:	Identify Proper	rty You Hold or Control fo	or Someone Else		
	-	ou hold or control someone.	I any property that som	eone else owns? Include any proper	ty you borrowed from, are storing for, or h	old in trust
		No.				
	□,	Yes. Fill in the detai	ils.			
				Where is the property?	Describe the property	Value
Pa	rt 10	Give Details Al	bout Environmental Info	mation		
For	the p	ourpose of Part 10,	, the following definitio	ns apply:		
	Envi	ronmental law mea	ans any federal, state, o	or local statute or regulation concern	ing pollution, contamination, releases of	
ŀ	naza	rdous or toxic sub	stances, wastes, or ma	_	water, groundwater, or other medium,	
		=	n, facility, or property a ate, or utilize it, includi	<del>-</del>	aw, whether you now own, operate, or utili	ze
				onmental law defines as a hazardous taminant, or similar term.	waste, hazardous substance, toxic	
Rep	ort a	III notices, releases	s, and proceedings tha	t you know about, regardless of whe	n they occurred.	
24	Has	any governmental	I unit notified you that	you may be liable or potentially liable	under or in violation of an environmental	law?
		No.				
		Yes. Fill in the detai	ils.			
				Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any	governmental unit of a	ny release of hazardous material?		
		No.				
		Yes. Fill in the detai	ils.			
				Governmental unit	Environmental law, if you know it	Date of notice
26	Hav	e you been a party	in any judicial or admi	nistrative proceeding under any env	ironmental law? Include settlements and o	rders.
	_		•	. 5		
	=	No. Yan Fill in the detai	ile			
	Ц	Yes. Fill in the detai	iis.	Court or agency	Nature of the case	Status of the case
				Court of agency	Nature of the case	Status of the case
Pa	rt 11	Give Details Al	bout Your Business or Co	onnections to Any Business		
27		_		-	ny of the following connections to any busi	ness?
		=		a trade, profession, or other activity,		
		_	-	ny (LLC) or limited liability partnershi	p (LLP)	
		∐ A partner in a p —	artnership			
		_	ctor, or managing exec	•		
		An owner of at	least 5% of the voting	or equity securities of a corporation		
		No. None of the abo	ove applies. Go to Part	12.		
	_		* *	ne details below for each business.		
	_					

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Debtor 1	Marissa	Da'Shaun	Martin	Case Number (if known)	
	First Name	Middle Name	Last Name		
	hin 2 years before titutions, creditors		ou give a financial stateme	ent to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the deta	ails.			
		Date issue	ed		
Part 12	Sign Below				
answ in co	ers are true and c	orrect. I understand that making ankruptcy case can result in fine	g a false statement, conce	nts, and I declare under penalty of perjury that the aling property, or obtaining money or property by fraud isonment for up to 20 years, or both.	
×	/s/ Marissa Da'S		X Ginnatura	e of Debtor 2	
	Signature of Debto	ווכ	Signature	of Debtor 2	
	Date 01/20/2016		Date	M / DD / YYYY	
	MM / DD /	YYYY	MI	M / DD / YYYY	
Did y	ou attach addition	aal pages to Your Statement of I	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?	
<b>I</b>	lo				
	'es				
Did y	ou pay or agree to	pay someone who is not an at	torney to help you fill out	bankruptcy forms?	
<b>I</b>	lo				
□ <b>'</b>	es. Name of pers	on		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

111					
Ma	rissa Da'Shaun Martin / Debtor		Case No:		
			Chapter:	Chapter 13	
	DISCLOSURE OF COM	DENCATION OF ATT	CODNEY FOR DED	TOD	
	DISCLUSURE OF COM	PENSATION OF AT I	ORNET FOR DED	TOK	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), npensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contemp	e petition in bankruptcy	, or agreed to be paid	d to me, for servi	ces
	For legal services, I have agreed to accept	\$4,000.00			
	Prior to the filing of this statement I have received	\$0.00			
	Balance Due	\$4,000.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify				
3.	The source of compensation to be paid to me is:				
	Debtor(s) Other: (specify				
<b>4.</b> of 1	I have not agreed to share the above-disclosed compenny law firm.	nsation with any other p	person unless they ar	e members and a	ssociates
	I have agreed to share the above-disclosed compensation	ion with a other person	or persons who are i	not members or a	ssociates
5.	In return for the above-disclosed fee, I have agreed to rende case, including:	er legal service for all a	spects of the bankrup	ptcy	
bar	Analysis of the debtor's financial situation, and render kruptcy;	ring advice to the debto	or in determining who	ether to file a pet	ition in
	b. Preparation and filing of any petition, schedules, state	ments of affairs and pla	ın which may be requ	uired;	
	c. Representation of the debtor at the meeting of creditor	rs and confirmation hea	ring, and any adjour	ned hearings ther	eof;
6.	By agreement with the debtor(s), the above-disclosed fee de	oes not include the follo	owing service:		
	CE	RTIFICATION			
	I certify that the foregoing is a complete stapayment to		ent or arrangement fo	or	
	me for representation of the debtor(s) in this ba	ankruptcy proceedings.			
		/ Jonathan Daniel Par	ker		
	Date Si	ignature of Attorney			

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Geraci Law L.L.C. Name of law firm

# Case 16-01766 Doc 1 Filed 01/21/16 Entered 01/21/16 07:56:20 Desc Main Document Page 48 of 66 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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- C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES
- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4.000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has receive	ed ,\$0	
toward the flat fee, leaving a balance due of \$4000	; and \$ <u>310</u>	for expenses,
leaving a balance due for the filing fee of \$0		



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4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 120/16

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

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National Headquarters: 55 E. Monroe Street, #3400 Chicago, H. 60603 1-866-925-1313 help@geracilaw.com



Date: 1/20/2016 Consultation Attorney: PAR Record #: 701-143

### Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I pow have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. months. The payment and length of the plan are based duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed: other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

(Joint Debtor) Marjssa Martin (Debtor) Dated: 1-20-16 Attorney for the Debtor(s) Representing Geraci Law L.L.C.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marissa Da'Shaun Martin / Debtor	Bankruptcy Docket #:
	Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/20/2016 /s/ Marissa Da'Shaun Martin

Marissa Da'Shaun Martin

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### Document Page 56 of 66 In re Marissa Da'Shaun Martin / Debtor

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Marissa Da

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 01/20/2016	/s/ Marissa Da'Shaun Martin
	Marissa Da'Shaun Martin

/s/ Jonathan Daniel Parker Dated: 01/21/2016

Attorney: Jonathan Daniel Parker

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Debtor 1	Marissa	Da'Shaun	Martin	Case Number (if know	wn)
	First Name	Middle Name	Last Name		
Part 6:	Answer These Question	s for Reporting Purpose	s		
	nat kind of debts do u have?	as "incurred be No. Go to Mo. Go to	by an individual primarily for a poline 16b. To line 17  The bits primarily business dousiness or investment or three poline 16c. To line 17.	debts? Consumer debts are defined personal, family, or household purp ebts? Business debts are debts that bugh the operation of the business of consumer debts or business debts	oose." at you incurred to obtain ir investment.
Ch Do ang exc add are ava	e you filing under apter 7?  you estimate that after y exempt property is cluded and ministrative expenses e paid that funds will be ailable for distribution unsecured creditors?	Yes. I am filir		o line 18. estimate that after any exempt prope t funds will be available to distribute	
	w many creditors do u estimate that you re?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 5,0	000-5,000 001-10,000 ,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
est	w much do you timate your assets to worth?	\$0-\$50,000 \$50,001-\$100 \$100,001-\$50	,000	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
est	w much do you timate your liabilities be? Sign Below	■ \$0-\$50,000 □ \$50,001-\$100 □ \$100,001-\$50	,000	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion
	Olgii below	I have everying dithi	a natition, and I dealars unde	r penalty of perjury that the informat	tion provided is true and
For you		If I have chosen to title 11, United State Chapter 7.  If no attorney reprethis document, I have I request relief in action and I understand making with a bankruptcy con 18 U.S.C. §§ 152, 1	ile under Chapter 7, I am awas Code. I understand the releasents me and I did not pay or ve obtained and read the not cordance with the chapter of g a false statement, concealing as can result in fines up to \$341, 1519, and 3571.	are that I may proceed, if eligible, under each chapter, and agree to pay someone who is not a cerequired by 11 U.S.C. § 342(b). title 11, United States Code, specifing property, or obtaining money or pi250,000, or imprisonment for up to 3	nder Chapter 7, 11,12, or 13 of d I choose to proceed under in attorney to help me fill out lied in this petition.  Property by fraud in connection 20 years, or both.

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Debtor 1	Marissa	Da'Shaun	Martin
	First Name	Middle Name	Last Name
Debtor 2			
Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS (State)

Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

Check if this is an amended filing

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an at	torney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
Under penalty of perjury, I declare that I have read the s correct.	summary and schedules filed with this declaration and that they are true and
* ral	*
Signature of Debtor 1	Signature of Debtor 2
Date () ( / ) /2016 MM / DD / YYYY	DateMM / DD / YYYY
/ 55 /	

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Debtor 1	Marissa	Da'Shaun	Martin	Case Number (if known)	
	First Name	Middle Name	Last Name		

Part 12: Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.					
Signature of Debtor 1	Signature of Debtor 2				
Date Ol, 20/2016 MM / DD / YYYY	Date MM / DD / YYYY				
Did you attach additional pages to Your Statement of Financial Affairs	for Individuals Filing for Bankruptcy (Official Form 107)?				
■ No □ Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No Yes, Name of person	. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119)				

### **DISCLAIMER** Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
  YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
  Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
  you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
  and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
  time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5 Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

Dated: 6 / 20 /2016	MAL	X Date & Sign
	Marissa Da'Shaun Martin	

Record # 701143 Asset Disclosure Page 1 of 1

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Marissa Da'Shaun Martin / Debtor Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 6 / 20 /2016

Marissa Da'Shaun Martin

X Date & Sign

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6. Calcu	late the median family income that applies to you. Follow thes	se steps:				
16a l	Fill in the state in which you live	IL	]			
16b. l	Fill in the number of people in your household.	2				
-	Fill in the median family income for your state and size of house To find a list of applicable median income amounts, go online us instructions for this form. This list may also be available at the ba	ing the link specifie	d in the separate	13.		\$63,820.00
7. <b>How</b>	do the lines compare?					
17a.	ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disp	1 of this form, chec cosable Income (O	k box 1, <i>Disposable income is</i> ficial Form 22C-2).	s not determined under 11	U.S.C	
17b.	Line 15b is more than line 16c. On the top of page 1 of this fo § 1325(b)(3). Go to Part 3 and fill out Calculation of Dispos your current monthly income from line 14 above.	rm, check box 2, <i>I</i> able Income (Offic	isposable income is determin ial Form 122C-2). On line 39 d	ed under 11 U.S.C. of that form, copy		
Part 3:	Calculate Your Commitment Period Under 11 U.S.C. §1325(i	ı)(4)				
8. <b>Copy</b>	your total average monthly income from line 11.					\$2,747.33
tha: inco	act the marital adjustment if it applies. If you are married, your standarding the commitment period under 11 U.S.C. § 1325(b)(4 ome, copy the amount from line 13d.	spouse is not filing I) allows you to de	with you, and you contend luct part of your spouse's			
If th	e marital adjustment does not apply, fill in 0 on line 19a					\$0.00
Sul	otract line 19a from line 18.				<u></u>	\$2,747.33
0 Calcı	ulate your current monthly income for the year. Follow these s	teps:				\$2,747.33
20a	Copy line 19b			****		
	Multiply by 12 (the number of months in a year).				-	x 12
20b	The result is your current monthly income for the year for this p	part of the form			<u></u>	\$32,967.96
20c	Copy the median family income for your state and size of house	ehold from line 16c		en and entering		\$63,820.00
	do the lines compare?					
	e 20b is less than line 20c Unless otherwise ordered by the cour ears Go to Part 4	t, on the top of pag	e 1 of this form, check box 3,	The commitment period is	1	
	e 20b is more than or equal to line 20c. Unless otherwise ordered tick box 4, <i>The commitment period is 5 years</i> Go to Part 4.	d by the court, on t	ne top of page 1 of this form,			
Part 4:	Sign Below					
	By signing here, I declare under penalty of perjury that the infor	mation on this stat	ement and in any attachments	is true and correct		
	Marissa Da'Shaun Martin	_				de la companya de la
	Date: 01 1 20 12016					Annaugus/Communication
	If you checked line 17a, do NOT fill out or file Form 122C-2					par (Alkan Alta a maka
	If you checked 17b, fill out Form 122C-2 and file it with this form	n. On line 39 of tha	form, copy your current mont	hly income from line 14 abo	ove.	1000

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Form B 201A. Notice to Consumer Debtor(s)

In re Marissa Da'Shaun Martin / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: ( / ) ( /2016

Attorne√: Jonathan Daniel Parker

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B2030 (Form 2030) (12/15)

### United States Bankruptcy Court

	NORTHERN	DISTRICT OF ILLINOIS	EASTERN DIVISION	N
In re				
Marissa Da'Shaun Ma	artin / Debtor		Case No:	
			Chapter:	Chapter 13
	DISCLOSURE	OF COMPENSATION OF A	TTORNEY FOR DEB	TOR
compensation paid to n	S.C. § 329(a) and Fed. Bankr. P ne within one year before the fil ered on behalf of the debtor(s) in	ling of the petition in bankrup	tcy, or agreed to be paid	I to me, for services
For legal services	s, I have agreed to accept	\$4,000.00		
Prior to the filing	of this statement I have receive	ed <u>\$0.00</u>		
Balance Due		-\$4,000.00		
2. The source of the	compensation paid to me was:			
Debtor(s)	Other: (specify			
3. The source of com	npensation to be paid to me is:			
Debtor(s)	Other: (specify			
		. 1		a mambana and associates
4. I have not ag of my law firm.	reed to share the above-disclose	ed compensation with any our	er person unless they ar	e members and associates
L have agreed	d to share the above-disclosed co	omnercation with a other ners	con or persons who are r	not members or associates
· ·		-		
<ol><li>In return for the all case, including:</li></ol>	bove-disclosed fee, I have agree	ed to render legal service for a	ii aspects of the banking	лсу
A 1	to delice of a financial aircraft and	and nandoning advice to the de	hter in determining who	other to file a natition in
a. Analysis of the bankruptcy;	he debtor's financial situation, a	and rendering advice to the de	otor in determining who	strict to the a petition in
	and the second s	ular statements of afficien and	mlan which may be requ	virad:
b. Preparation a	and filing of any petition, schedu	uies, statements of affairs and	pian which may be requ	ined,
c. Representation	on of the debtor at the meeting of	of creditors and confirmation l	hearing, and any adjourn	ned hearings thereof;
6. By agreement with	h the debtor(s), the above-disclo	osed fee does not include the f	following service:	
		CERTIFICATION		
1	certify that the foregoing is a co	omplete statement of any agree	ement or arrangement for	or
payme me for	ent to r representation of the debtor(s)	in this bankruptcy proceeding	gs.	
Date	` ` .			
Date	ę.	Signature of Attorney		

Geraci Law L.L.C.
Name of law firm

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Debtor 1	Marissa	Da'Shaun	Martin	Case Number (if ki	nown)
	First Name	Middle Name	Last Name		
For your attorney, if you are represented by one  if you are not represented by an attorney, you do not need to file this page.		I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the not required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.    Date   Dated:		e explained the relief available ered to the debtor(s) the notice lify that I have no knowledge ect.  Dated:	
		Chicago City		ILState	60603 ZIP Code
		Contact Pho	one 312-332-1800	Email ac	ddressndil@geracilaw.com_
		6297378			<u>IL</u>
		Bar number		State	